

TABLE E-11  
FIDUCIARY INCOME  
Reporting Year 1999  
NON-DEPOSIT TRUST COMPANIES FILING SCHEDULE E  
PERCENTAGES OF TOTAL INCOME  
BY INCOME SIZE GROUP

Note: Some totals will not add correctly due to rounding

	Gross Income Size Groups (\$ in Thousands)				
	\$50+ Million	\$10-50 Million	\$5-10 Million	1-5 Million	Under \$1 Million
Number of Institutions:	11	32	30	70	51
Total Assets (in thousands) of Institutions:	1,248,824,685	351,560,541	206,201,901	76,552,653	35,237,763
<b>1 GROSS FEES, COMMISSIONS AND OTHER FIDUCIARY INCOME</b>					
(a) Employee Benefit Trust Accounts	7.29%	16.46%	9.24%	21.30%	11.85%
(b) Personal Trust & Estate Accounts	12.62%	26.89%	25.33%	35.29%	32.82%
(c) Employee Benefit Agencies	22.24%	3.64%	8.44%	3.82%	6.29%
(d) Other Agency Accounts	12.86%	24.53%	26.22%	21.58%	22.65%
(e) Corporate Trust & Agency Accounts	19.53%	9.66%	20.05%	6.65%	3.61%
(f) All Other Fiduciary Income	25.46%	18.83%	10.72%	11.35%	22.78%
(g) Total Fiduciary Income	100.00%	100.01%	100.00%	99.99%	100.00%
<b>2 EXPENSES</b>					
(a) Salaries and Employee Benefits	38.00%	34.84%	37.28%	41.15%	80.80%
(b) Other Direct Expenses	40.18%	29.64%	33.06%	29.65%	57.85%
(c) Allocated Indirect Expense	9.30%	15.06%	18.48%	11.62%	11.77%
(d) Total Expenses	87.48%	79.54%	88.82%	82.42%	150.42%
<b>3 SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES</b>					
(a) Gross Settlements, Surcharges & Other Losses	0.72%	0.56%	0.42%	0.26%	0.39%
(b) Recoveries to Reported Losses	0.09%	0.00%	0.03%	0.77%	0.00%
(c) Net Settlements, Surcharges & Losses	0.63%	0.56%	0.39%	-0.51%	0.39%
<b>4 NET OPERATING INCOME (LOSS)</b>	<b>11.89%</b>	<b>19.91%</b>	<b>10.79%</b>	<b>18.08%</b>	<b>-50.81%</b>
(Item 1(g) minus Items 2(d) and 3(c))					
<b>5 CREDIT FOR OWN-INSTITUTION DEPOSITS</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>6 NET TRUST INCOME (LOSS) (Item 4 plus Item 5)</b>	<b>11.89%</b>	<b>19.91%</b>	<b>10.79%</b>	<b>18.08%</b>	<b>-50.81%</b>

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**7 SETTLEMENTS, SURCHARGES & OTHER LOSSES BY TYPE OF ACCOUNT AND INVESTMENT DISCRETION**

(Completed if the amount in Item 3(a) above is \$100,000 or more)

	Discretionary Accounts				
(a) Employee Benefit Trust Accounts	0.04%	0.01%	0.00%	0.00%	0.00%
(b) Personal Trust & Estate Accounts	0.06%	0.09%	0.00%	0.00%	0.00%
(c) Employee Benefit Agencies	0.07%	0.04%	0.00%	0.00%	0.00%
(d) Other Agency Accounts	0.00%	0.03%	0.00%	0.00%	0.00%
Subtotal - Discretionary Accounts	0.17%	0.17%	0.00%	0.00%	0.00%

	Non-Discretionary Accounts				
(e) Employee Benefit Trust Accounts	0.02%	0.00%	0.03%	0.06%	0.00%
(f) Personal Trust & Estate Accounts	0.00%	0.02%	0.00%	0.00%	0.00%
(g) Employee Benefit Agencies	0.00%	0.00%	0.00%	0.00%	0.00%
(h) Other Agency Accounts	0.10%	0.01%	0.00%	0.00%	0.00%
Subtotal - Non-Discretionary Accounts	0.12%	0.03%	0.03%	0.06%	0.00%

	Other Accounts				
(i) Corporate Trust & Agency Accounts	0.16%	0.24%	0.00%	0.00%	0.00%
(j) All Other Activities	0.26%	0.05%	0.13%	0.00%	0.00%
Subtotal - Other Accounts	0.42%	0.29%	0.13%	0.00%	0.00%

<b>Total Settlements, Surcharges &amp; Other Losses</b>	<b>0.71%</b>	<b>0.49%</b>	<b>0.16%</b>	<b>0.06%</b>	<b>0.00%</b>
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